

# RETIRED MUNICIPAL TEACHER (RMT) HEALTH PLAN RATES

## How to calculate your Monthly Premium as of July 1, 2012

- 1 Find the city, town or the school district from which you retired on the life insurance rate chart on the reverse side.
- 2 Locate your "RMT Pays Monthly" rate for life insurance.
- 3 Add that amount to the "RMT Pays Monthly" rate below for the health plan you are interested in to determine your monthly health and life insurance premium.



Commonwealth of Massachusetts  
Group Insurance Commission

Your  
Benefits  
Connection

## MEDICARE PLANS

		RETIRED MUNICIPAL TEACHERS (RMTs)	
		<i>RMTs who retired On or Before July 1, 1990<sup>1</sup></i>	<i>RMTs who retired After July 1, 1990</i>
		10%	15%
HEALTH PLAN	PLAN TYPE	<i>RMT Pays Monthly Per Person Coverage</i>	<i>RMT Pays Monthly Per Person Coverage</i>
Fallon Senior Plan <sup>2</sup>	HMO	\$26.32	\$39.48
Harvard Pilgrim Medicare Enhance	Indemnity	38.55	57.83
Health New England MedPlus	HMO	35.78	53.67
Tufts Health Plan Medicare Complement	HMO	38.90	58.35
Tufts Health Plan Medicare Preferred <sup>2</sup>	HMO	24.20	36.30
UniCare State Indemnity Plan/Medicare Extension (OME) <i>with CIC (Comprehensive)</i> <sup>3,4</sup>	Indemnity	40.28	56.41
UniCare State Indemnity Plan/Medicare Extension (OME) <i>without CIC (Non-Comprehensive)</i> <sup>4</sup>	Indemnity	30.27	46.40

## NON-MEDICARE PLANS

		RETIRED MUNICIPAL TEACHERS (RMTs)			
		<i>RMTs who retired On or Before July 1, 1990<sup>1</sup></i>		<i>RMTs who retired After July 1, 1990</i>	
		10%		15%	
HEALTH PLAN	PLAN TYPE	<i>RMT Pays Monthly</i>	<i>RMT Pays Monthly</i>	<i>RMT Pays Monthly</i>	<i>RMT Pays Monthly</i>
		Individual	Family	Individual	Family
Fallon Community Health Plan Direct Care	HMO	\$45.22	\$108.54	\$67.84	\$162.81
Fallon Community Health Plan Select Care	HMO	57.05	136.93	85.58	205.39
Health New England	HMO	44.29	109.81	66.44	164.72
NHP Care ( <i>Neighborhood Health Plan</i> )	HMO	47.35	125.47	71.02	188.20
UniCare State Indemnity Plan/ Basic <i>with CIC (Comprehensive)</i> <sup>3,4</sup>	Indemnity	105.97	256.66	141.94	343.12
UniCare State Indemnity Plan/Basic <i>without CIC (Non-Comprehensive)</i> <sup>4</sup>	Indemnity	67.33	161.85	103.30	248.31

<sup>1</sup> RMTs from Peabody who retired on or before July 1, 1990 – call the GIC for monthly rates.

<sup>2</sup> Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change January 1, 2013.

<sup>3</sup> CIC is an enrollee-pay-all benefit.

<sup>4</sup> The RMT share of the rate for these plans has been subsidized for FY13 using funds from the GIC UniCare Rate Stabilization Reserve.

**SEE OVER**

# RETIRED MUNICIPAL TEACHER (RMT) LIFE INSURANCE RATES

**Monthly GIC Plan Rates as of July 1, 2012**



## BASIC LIFE INSURANCE

City/Town/School District (SD)			RMT Pays Monthly
Basic Life: \$1,000 Coverage			\$0.90
Andover	Hampden-Wilbraham Regional SD	Pelham	
Blackstone Valley Regional SD	Narragansett Regional SD	Pioneer Valley Regional SD	
Bridgewater	Newbury	Plainville	
Gloucester	Orange	Salisbury	
Granby	Paxton	Wilbraham	
Basic Life: \$2,000 Coverage			\$0.90
Amherst	Milton	Stoughton	
Amherst-Pelham Regional SD	North Andover	Upper Cape Cod Regional SD	
Barnstable	Quabbin Regional SD	Ware	
Cohasset	Rehoboth	West Springfield	
Dennis	Rockland	Whitman-Hanson SD	
Martha’s Vineyard Regional SD	Shawsheen Valley Regional SD		
Basic Life: \$4,000 Coverage			\$1.80
Rockport			
Basic Life: \$5,000 Coverage			\$2.25
Amesbury	Holyoke	Rutland	
Billerica	Hudson	Spencer	
Bourne	Montague	Wareham	
Dedham	North Adams	West Bridgewater	
Eastham	North Attleboro	Westfield	
Everett	North Middlesex Regional SD	Woburn	
Greater Lawrence Regional SD	Norwell		
Harvard	Revere		
Basic Life: \$5,000 Coverage			\$3.75
Peabody			
Basic Life: \$10,000 Coverage			\$4.50
Braintree			
Basic Life: \$15,000 Coverage			\$6.75
Spencer-East Brookfield Regional SD			

**SEE OVER**